

Information to identify the case:		
Debtor 1	<u>Edward C. Scherer Jr.</u>	Social Security number or ITIN <b>xxx-xx-7062</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<u>April L. Scherer</u>	Social Security number or ITIN <b>xxx-xx-4070</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>15-22059-TPA</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward C. Scherer Jr.

April L. Scherer  
aka April Lynn Scherer, fka April L. Brent

11/3/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edward C. Scherer, Jr.  
April L. Scherer  
Debtor(s)

Case No. 15-22059-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 03, 2020

User: nsha  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Edward C. Scherer, Jr., April L. Scherer, 8151 Edwood Road, Pittsburgh, PA 15237-5616
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
14057616	+ AES, 1200 North 7th Street, Harrisburg, PA 17102-1419
14057617	+ AES, P.O. Box 2461, Harrisburg, PA 17105-2461
14120391	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14057627	+ Capital One National Association, 120 Corporate Boulevard, Norfolk, VA 23502-4952
14057630	+ Enerbank USA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
14057632	+ FT. Lauderdale Beach Resort, c/o VRI, 25510 Commercentre Drive suite 100, Lake Forest, CA 92630-8855
14057631	+ First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14057633	+ Geneva College, c/o Educational Computer Systems, Inc., 181 Montour Run Road, Coraopolis, PA 15108-9408
14057634	+ Great Lakes, PO Box 7860, Madison, WI 53707-7860
14110412	+ Guardian Protection Services, 174 Thorn Hill Rd, Warrendale, PA 15086-7528
14057635	+ Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
14057641	+ Magee Womans Hospital of UPMC, P. O. Box 382059, Pittsburgh, PA 15250-8059
14088243	+ Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
14091960	+ National Collegiate Student Loan Trust 2006-4, Po Box 4275, Norcross, GA 30091-4275
14072194	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14057643	+ Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
14057644	+ Resort Funding LLC, 360 South Warren Street., 12th Floor, Syracuse, NY 13202-2037
14057648	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14091946	+ US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14057649	+ Vacation Resorts International, 25510 Commercentre Drive, Suite 100, Lake Forest, CA 92630-8855

TOTAL: 22

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2020 01:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2020 01:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 04 2020 03:38:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Nov 04 2020 03:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14057615	EDI: RMSC.COM	Nov 04 2020 03:38:00	AEO/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14083496	EDI: BECKLEE.COM	Nov 04 2020 03:38:00	AMERICAN EXPRESS CENTURION BANK,

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			C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14057618	EDI: AMEREXPR.COM	Nov 04 2020 03:38:00	American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
14095656	EDI: AIS.COM	Nov 04 2020 03:38:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14057619	EDI: BANKAMER.COM	Nov 04 2020 03:38:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14057620	EDI: HFC.COM	Nov 04 2020 03:38:00	Best Buy, HSBC Retail Services, PO Box 5244, Carol Stream, IL 60197-5244
14093415	EDI: BL-BECKET.COM	Nov 04 2020 03:38:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14114689	+ EDI: WFNNB.COM	Nov 04 2020 03:38:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14057621	EDI: CAPITALONE.COM	Nov 04 2020 03:38:00	Cabelas Club Visa, PO Box 82519, Lincoln, NE 68501-2519
14057623	+ EDI: CAPITALONE.COM	Nov 04 2020 03:38:00	Capital One Bank USA, N.a., PO Box 71083, Charlotte, NC 28272-1083
14057628	EDI: CITICORP.COM	Nov 04 2020 03:38:00	Citi Cards, Processing Center, Des Moines, IA 50363-0005
14057629	EDI: CONVERGENT.COM	Nov 04 2020 03:38:00	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
14097592	EDI: ECAST.COM	Nov 04 2020 03:38:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14057636	EDI: IRS.COM	Nov 04 2020 03:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15215206	EDI: JEFFERSONCAP.COM	Nov 04 2020 03:38:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14057637	Email/Text: PBNCNotifications@perituservices.com	Nov 04 2020 01:25:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
14057638	+ EDI: RMSC.COM	Nov 04 2020 03:38:00	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14067617	Email/Text: camanagement@mtb.com	Nov 04 2020 01:25:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
14057640	Email/Text: camanagement@mtb.com	Nov 04 2020 01:25:00	M&T Bank, PO Box 62182, Baltimore, MD 21264-2182
14381494	Email/Text: peritus@ebn.phinsolutions.com	Nov 04 2020 01:26:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14178884	EDI: PRA.COM	Nov 04 2020 03:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14121796	EDI: PRA.COM	Nov 04 2020 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14057642	+ EDI: RMSC.COM	Nov 04 2020 03:38:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14062872	EDI: RECOVERYCORP.COM	Nov 04 2020 03:38:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14083021	EDI: NEXTEL.COM	Nov 04 2020 03:38:00	Sprint, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
14057645	EDI: NEXTEL.COM		

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		Nov 04 2020 03:38:00	Sprint, P. O. Box 219718, Kansas City, MO 64121-9718
14057646	EDI: RMSC.COM	Nov 04 2020 03:38:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
14057647	EDI: RMSC.COM	Nov 04 2020 03:38:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14057650	EDI: VERIZONCOMB.COM	Nov 04 2020 03:38:00	Verizon, PO Box 920041, Dallas, TX 75392-0041
14115435	EDI: CAPITALONE.COM	Nov 04 2020 03:38:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14067065	EDI: WFFC.COM	Nov 04 2020 03:38:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14057651	EDI: WFFC.COM	Nov 04 2020 03:38:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14057622	*	Cabelas Club Visa, PO Box 82519, Lincoln, NE 68501-2519
14079477	*	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14057624	*+	Capital One Bank USA, N.a., PO Box 71083, Charlotte, NC 28272-1083
14057625	*+	Capital One Bank USA, N.a., PO Box 71083, Charlotte, NC 28272-1083
14057626	*+	Capital One Bank USA, N.a., PO Box 71083, Charlotte, NC 28272-1083
14057639	*+	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor M&T Bank andygornall@latoulawfirm.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com

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Christopher M. Frye

on behalf of Joint Debtor April L. Scherer chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530  
37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Christopher M. Frye

on behalf of Debtor Edward C. Scherer Jr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530  
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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

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S. James Wallace

on behalf of Creditor Equitable Gas Bankruptcy Department ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7